## **United States Court of Appeals FOR THE EIGHTH CIRCUIT**

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|   | No. 04-2063  |
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| Tammy Hutson,                                       | *  |
| Appellant, v.                                       | <ul> <li>* Appeal from the United States</li> <li>* District Court for the Western</li> <li>* District of Missouri.</li> </ul> |
| Protective Life Insurance Compan                    | y, * [UNPUBLISHED]<br>*  |
| Appellee.   | *  |
| Submitted: January 12, 2005 Filed: January 18, 2005 |  |

Before WOLLMAN, McMILLIAN, and FAGG, Circuit Judges.

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## PER CURIAM.

Tammy Hutson appeals the district court's\* adverse grant of summary judgment in her action seeking recovery of the proceeds from a life insurance policy issued by Protective Life Insurance Company that named her as beneficiary and expired before the insured's death. The district court rejected Hutson's state-law claims for negligent misrepresentation and breach of contract. Because this is a diversity case, we review de novo questions of state law. Having considered the record and the parties' arguments, we are satisfied the district court correctly applied the controlling state

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<sup>\*</sup>The Honorable Fernando J. Gaitan, Jr., United States District Judge for the Western District of Missouri.

law and properly resolved the issues. Because a comprehensive opinion would have no precedential value in a diversity case that is factually unique to these parties, we affirm on the basis of the district court's ruling without further discussion. <u>See</u> 8th Cir. R. 47B.

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